

## Carol Coles

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**From:** Carol Coles  
**Sent:** Thursday, July 29, 2010 10:58 AM  
**To:** \*everyone; \_Council Members; Andy Rieger; Denise Holder; Eddie Sims; Jane Cannon; KGOU; KOCO; KOKH; Ktok; KTOK; Norman News; Oklahoma Daily  
**Subject:** National Flood Insurance Program

City of Norman  
201 West Gray  
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Press Release

For Immediate Release

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Recent flooding events in Oklahoma have underscored a painful truth: flooding can occur anywhere, at any time. In fact, flooding is America's most common natural disaster. Yet most homeowner insurance policies do not cover flood damage. The National Flood Insurance Program (NFIP) offers federally backed insurance to property owners and renters in Oklahoma communities that participate in the NFIP. Those communities have agreed to adopt and enforce ordinances that meet or exceed the Federal Emergency Management Agency (FEMA) requirements to reduce the risk of flooding.

The City of Norman joined the NFIP in July, 1975 and has remained an active member community since that time. In fact, the City Council revised the local floodplain ordinance in 2007 to be one of the most stringent such regulations in Oklahoma, well in excess of the minimum FEMA requirements. While Norman did not sustain damage from flooding in July, 2010 like other Oklahoma City metropolitan areas, many local citizens have contacted the City to inquire about flood insurance concerns. The Oklahoma Floodplain Manager's Association (OFMA), of which the City of Norman is an active member, has encouraged the release of the following information throughout the state.

Nationwide, nearly 21,000 communities participate in NFIP, with 488 of those in Oklahoma. As of July 1, 16,642 flood insurance policies were in force in the state. The NFIP is administered by FEMA, and policies are sold through private insurance agents throughout Oklahoma. Many people mistakenly believe flood insurance is not available to them because their neighborhood has never flooded. That is not the case. More than 25 percent of claims paid are from areas at medium or low risk of flooding. "Don't let anyone tell you that you can't buy flood insurance unless you live in a high-risk flood zone," said Linda Delamare of FEMA's Floodplain Management and Insurance Branch in Denton, Texas. "Everyone lives in a flood zone to one degree or another."

Homes can be insured against flood damage for up to \$250,000 and commercial buildings insured for up to \$500,000. Separate policies covering contents can provide insurance up to \$100,000 for homes and \$500,000 for commercial properties. Renters can insure their personal property for up to \$100,000. The average homeowner's premium for flood insurance is less than \$570 a year - a bargain considering that just five inches of water in a home can cause more than \$11,000 in damage.

"It's important to note that federal disasters are declared in less than half of flooding events," Delamare said. "NFIP claims, on the other hand, are paid regardless of whether a disaster is declared." The last time a federal disaster was declared in Norman for a flooding event was on August 19, 2007 when over seven (7) inches of rain fell in a few hours.

On July 2, President Obama signed a bill reauthorizing NFIP through Sept. 30, 2010. It must be reauthorized again to be offered beyond that date. Policies purchased now will be effective 30 days after the premium is paid and will remain in effect for a year. Typically there is a 30-day waiting period from the time the premium is paid until the policy becomes effective.

For more information on NFIP or for a list of Oklahoma agents who sell flood insurance, consumers should call **1-888-379-9531** or click [www.FloodSmart.gov](http://www.FloodSmart.gov). The insurance agents and specialists at the toll-free number can also provide information on communities that participate in the NFIP and on how an individual's property is zoned.

Additional floodplain information is available at the City of Norman Department of Public Works at (405) 366-5453 or 201 W. Gray Street, Building A or [www.normanok.gov](http://www.normanok.gov).